IDBI BANK LIMITED

Financial Results Reviewed for Quarter / Half Year Ended September 30, 2011

(₹ Lakh)

		Quarter Ended		Half Year Ended		Year Ended
		Sept 30, 2011	**Sept 30, 2010**	**Sept 30, 2011**	**Sept 30, 2010**	**Mar 31, 2011**
		(Reviewed)	**(Reviewed)**	**(Reviewed)**	**(Reviewed)**	**(Audited)**
1	**Interest earned (a)+(b)+(c)+(d)**	**5812 32**	**4534 10**	**11441 25**	**8816 25**	**18541 24**
	(a) Interest/discount on advances/bills	4475 32	3386 96	8775 22	6539 79	13750 40
	(b) Income on investments	1331 86	1140 44	2613 45	2268 17	4751 94
	(c) Interest on balances with RBI and other inter bank funds	3 70	5 21	9 32	5 93	17 66
	(d) Others	1 44	1 49	43 26	2 36	21 24
2	Other Income	479 10	535 15	910 00	1008 03	2143 23
3	**Total Income (1+2)**	**6291 42**	**5069 25**	**12351 25**	**9824 28**	**20684 47**
4	Interest Expended	4690 31	3409 24	9166 79	6847 04	14271 93
5	**Operating Expenses (i)+(ii)**	**594 65**	**634 52**	**1147 20**	**1120 72**	**2254 69**
	(i) Employees cost	265 67	342 32	509 70	575 89	1046 24
	(ii) Other operating expenses	328 98	292 20	637 50	544 83	1208 45
6	**Total Expenditure ((4)+(5) excluding provisions and contingencies)**	**5284 96**	**4043 76**	**10313 99**	**7967 76**	**16526 62**
7	**Operating profit(3-6) before Provisions and Contingencies**	**1006 46**	**1025 49**	**2037 26**	**1856 52**	**4157 85**
8	Provisions (other than tax)and Contingencies (Net)	320 55	441 39	746 25	943 03	1876 87
9	Exceptional items	-	-	-	-	-
10	Profit (+)/Loss(-) from Ordinary Activities before tax(7-8-9)	685 91	584 10	1291 01	913 49	2280 98
11	Tax expense	170 00	155 00	440 00	233 50	630 66
12	**Net Profit (+) /Loss(-) from ordinary activities for the period ((10-11))**	**515 91**	**429 10**	**851 01**	**679 99**	**1650 32**
13	Extraordinary items (net of tax expense)	-	-	-	-	-
14	**Net Profit(+)/Loss(-) for the period((12-13))**	**515 91**	**429 10**	**851 01**	**679 99**	**1650 32**
15	Paid-up equity share capital (Face Value Rs.10)	984 61	984 42	984 61	984 42	984 57
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)					11657 24
17	**Analytical Ratios**					
	(i) Percentage of shares held by GOI	65.13	65.14	65.13	65.14	65.13
	(ii) Capital Adequacy Ratio (%)	13.34	14.17	13.34	14.17	13.64
	(iii) Earning Per Share (EPS) (Rupees) not annualised					
	a) Before Extraordinary items					
	-Basic	5.24	4.77	8.64	8.37	18.37
	-Diluted	5.24	4.77	8.64	8.36	18.36
	b) After Extraordinary items					
	-Basic	5.24	4.77	8.64	8.37	18.37
	-Diluted	5.24	4.77	8.64	8.36	18.36
	(iv) NPA Ratios					
	a) Amount of gross NPA	3889 45	2471 58	3889 45	2471 58	2784 73
	Amount of net NPA	2442 87	1548 79	2442 87	1548 79	1677 91
	b) % of gross NPAs	2.47	1.88	2.47	1.88	1.76
	% of net NPAs	1.57	1.19	1.57	1.19	1.06
	c) Return on assets (annualised)	0.84%	0.77%	0.69%	0.61%	0.73%
18	Public Shareholding					
	No. of shares	343327551	343129099	343327551	343129099	343280989
	Percentage of Shareholding	34.87	34.86	34.87	34.86	34.87
19	Promoters and Promoter Group Shareholding					
	a) Pledged / Encumbered					
	- Number of Shares	Nil	Nil	Nil	Nil	Nil
	- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil	Nil
	- Percentage of Shares (as a % of the total share capital of the Company)	Nil	Nil	Nil	Nil	Nil
	b) Non-encumbered					
	- Number of Shares	641287110	641287110	641287110	641287110	641287110
	- Percentage of Shares (as a % of the total shareholding of the Promoter and Promoter group)	100.00	100.00	100.00	100.00	100.00
	- Percentage of Shares (as a % of the total share capital of the Company)	65.13	65.14	65.13	65.14	65.13